

Fill in this information to identify the case:

Debtor 1 Christopher M. Mattis, Sr.
Debtor 2 Linda L. Mattis
United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number: 20-11261-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor:	<u>US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust</u>	Court claim no.	<u>6</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>0026</u>	Date of payment change:	<u>03/01/2022</u>
		Must be at least 21 days after date of this notice	
		New total payment:	<u>\$799.54</u>
		Principal, interest, and escrow, if any	

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$501.75

New escrow payment: \$104.00

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

Current Principal and interest payment:

New interest rate:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Christopher M. Mattis, Sr.
First Name Middle Name

Last Name

Case number (if known)

20-11261-amc

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/S/ Julian Cotton _____ Date 02/04/2022
Signature

Print: Julian Cotton _____ Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 4th day of February, 2022.

/S/ Julian Cotton

JULIAN COTTON
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 20-11261-amc)

Debtor
Christopher M. Mattis, Sr.
63 Ivy Hill Road
Levittown, PA 19057

Joint Debtor
Linda L. Mattis
63 Ivy Hill Road
Levittown, PA 19057

Attorney
Brad J. Sadek
Sadek and Cooper
1315 Walnut Street, Suite 502
Philadelphia, PA 19107

Trustee
Scott F. Waterman (Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Avenue, Suite 100
Reading, PA 19606

US Trustee
United States Trustee
Office of the U.S. Trustee
200 Chestnut Street, Suite 502
Philadelphia, PA 19106



Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

CHRISTOPHER MATTIS
LINDA MATTIS
63 IVY HILL RD
LEVITTOWN PA 19057

Analysis Date:

January 24, 2022

Property Address:
63 IVY HILL RD
LEVITTOWN, PA 19057

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Mar 01, 2022	Prior Esc Pmt	May 01, 2021	Escrow Balance Calculation
P & I Pmt:	\$695.54	\$695.54	P & I Pmt:	\$695.54	Due Date: February 01, 2021
Escrow Pmt:	\$495.94	\$104.00	Escrow Pmt:	\$501.75	Escrow Balance: -\$1,137.05
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$6,505.32
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$0.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$1,191.48	\$799.54	Total Payment	\$1,197.29	Anticipated Escrow Balance: \$5,368.27

Shortage/Overage Information		Effective Mar 01, 2022
Upcoming Total Annual Bills		\$1,248.00
Required Cushion		\$208.00
Required Starting Balance		\$728.00
Escrow Shortage		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 208.00. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 208.00 or 1/6 of the anticipated payment from the account

This is a statement of actual activity in your escrow account from June 2021 to Feb 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance Required	Actual
	Anticipated	Actual	Anticipated	Actual			
Jun 2021	495.94				Starting Balance	0.00	1,723.67
Aug 2021			3,596.48	*	*	0.00	2,219.61
Sep 2021			1,248.00	* Escrow Only Payment	0.00	(1,376.87)	
Jan 2022	495.94			* Hazard	0.00	(2,624.87)	
Jan 2022	495.94			*	0.00	(2,128.93)	
Jan 2022	495.94			*	0.00	(1,632.99)	
					Anticipated Transactions	0.00	(1,137.05)
Feb 2022		6,505.32 ^P	\$0.00	\$8,489.08			5,368.27

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number. P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

January 24, 2022

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	5,368.27	728.00
Mar 2022	104.00			5,472.27	832.00
Apr 2022	104.00			5,576.27	936.00
May 2022	104.00			5,680.27	1,040.00
Jun 2022	104.00			5,784.27	1,144.00
Jul 2022	104.00			5,888.27	1,248.00
Aug 2022	104.00			5,992.27	1,352.00
Sep 2022	104.00	1,248.00	Hazard	4,848.27	208.00
Oct 2022	104.00			4,952.27	312.00
Nov 2022	104.00			5,056.27	416.00
Dec 2022	104.00			5,160.27	520.00
Jan 2023	104.00			5,264.27	624.00
Feb 2023	104.00			5,368.27	728.00
	\$1,248.00			\$1,248.00	

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 5,368.27. Your starting balance (escrow balance required) according to this analysis should be \$728.00.

We anticipate the total of your coming year bills to be 1,248.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$104.00
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$104.00

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826